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(54) METHOD AND SYSTEM FOR AUTOMATED PROCESSING OF INSURANCE INFORMATION

(76) Inventors: **Michael J. Seifert**, Hudson, OH (US); **Jeffrey A. Seifert**, Glenn Ellyn, IL (US); **John E. White**, Hartville, OH (US)

Correspondence Address:
Lesavich High-Tech Law Group, P.C.
Suite 325
39 S. LaSalle Street
Chicago, IL 60603 (US)

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(57) **ABSTRACT**

A method and system for automated processing of insurance information. A universal electronic insurance application form is automatically created and sent and received electronically. The universal electronic insurance information form includes a set of common insurance census information required by health insurance carriers to provide health insurance quotes. The universal electronic insurance information form is used to obtain group health insurance rate quotes automatically from multiple health insurance carriers.

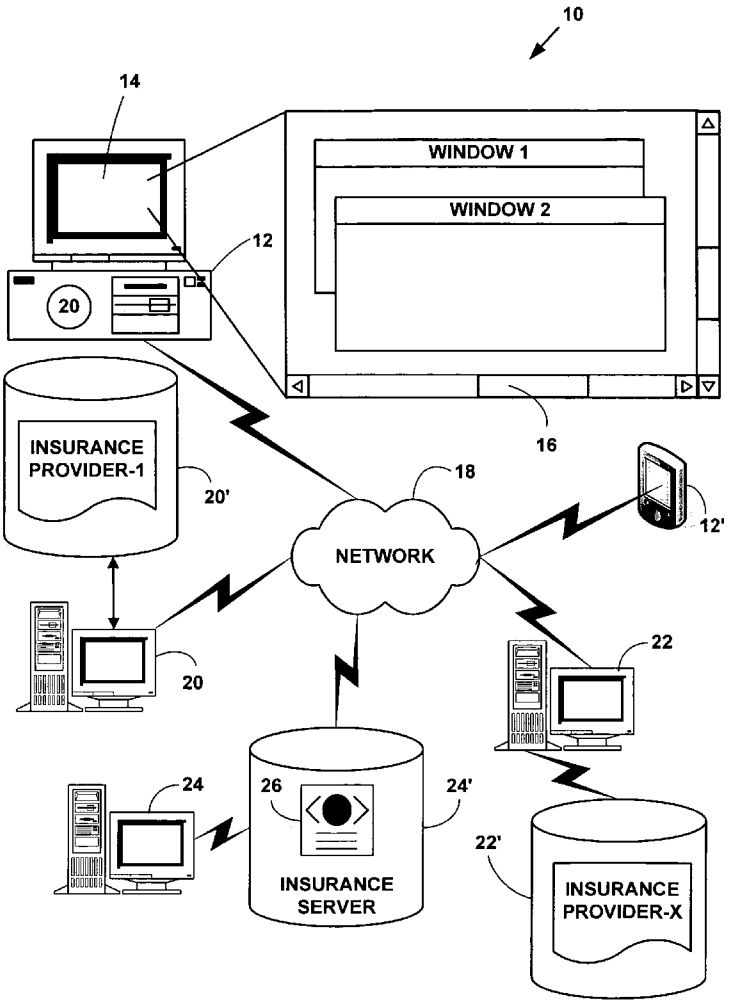


FIG. 1

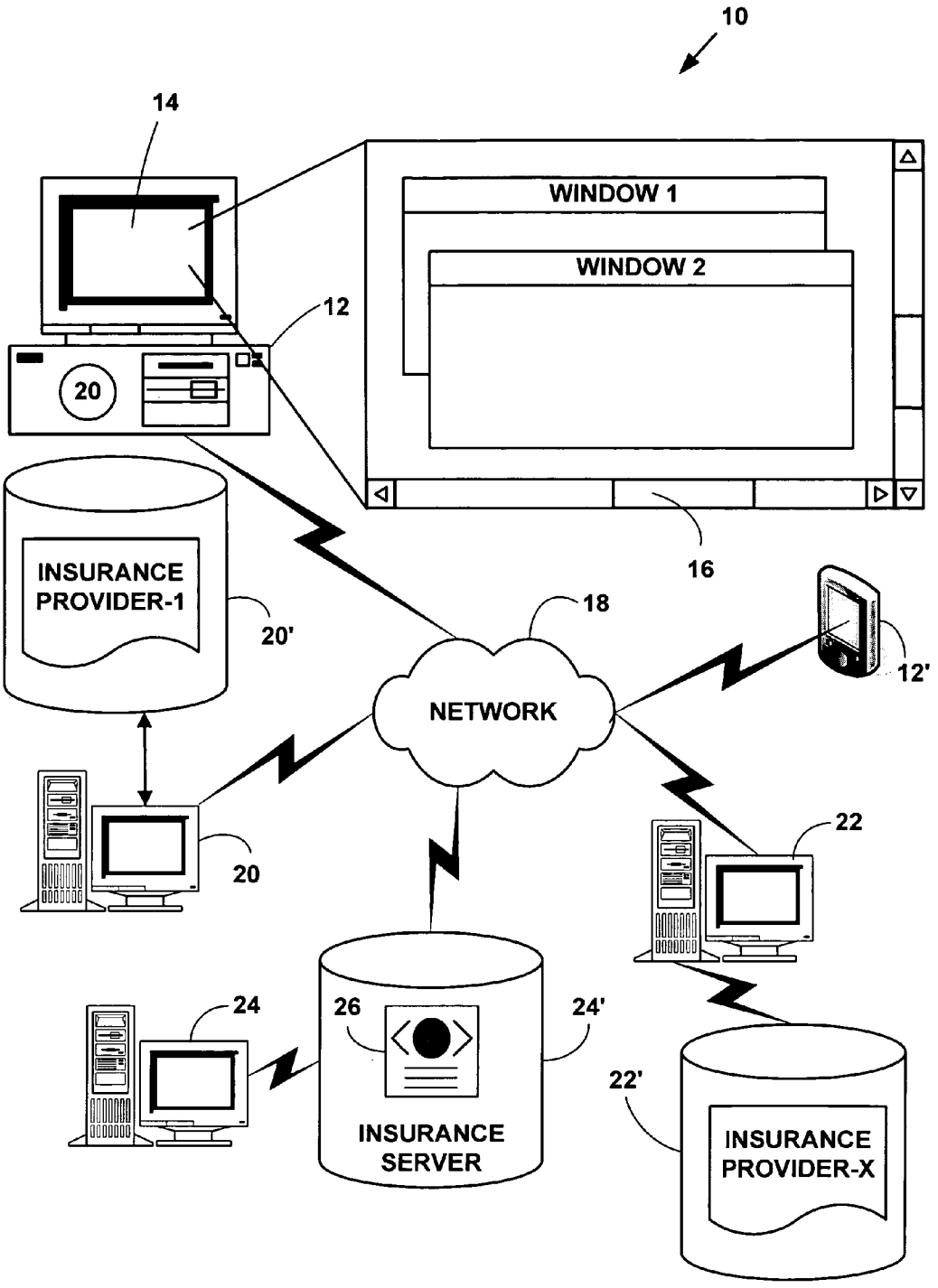

10
14
WINDOW 1
WINDOW 2
12
20
INSURANCE PROVIDER-1
20'
16
18
12'
NETWORK
20
22
24
26
24'
INSURANCE SERVER
22'
INSURANCE PROVIDER-X

FIG. 2

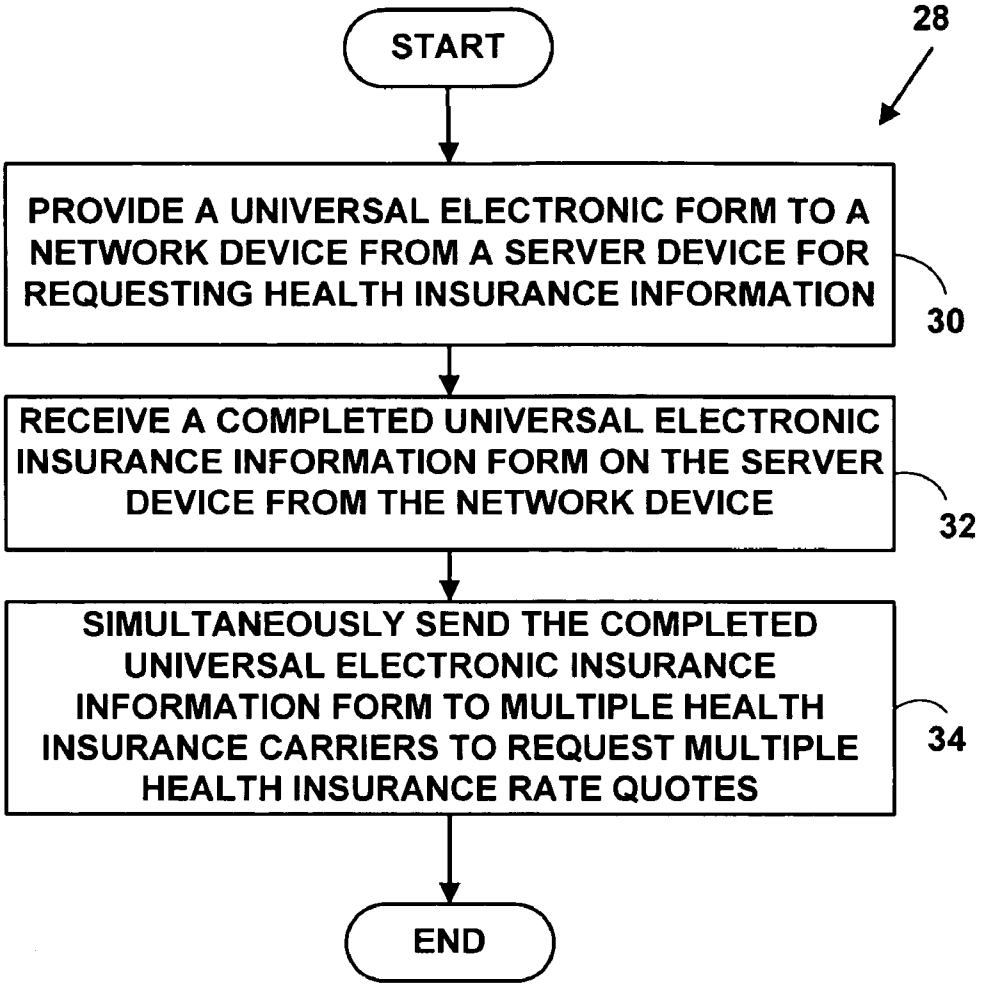

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PROVIDE A UNIVERSAL ELECTRONIC FORM TO A NETWORK DEVICE FROM A SERVER DEVICE FOR REQUESTING HEALTH INSURANCE INFORMATION
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FIG. 3

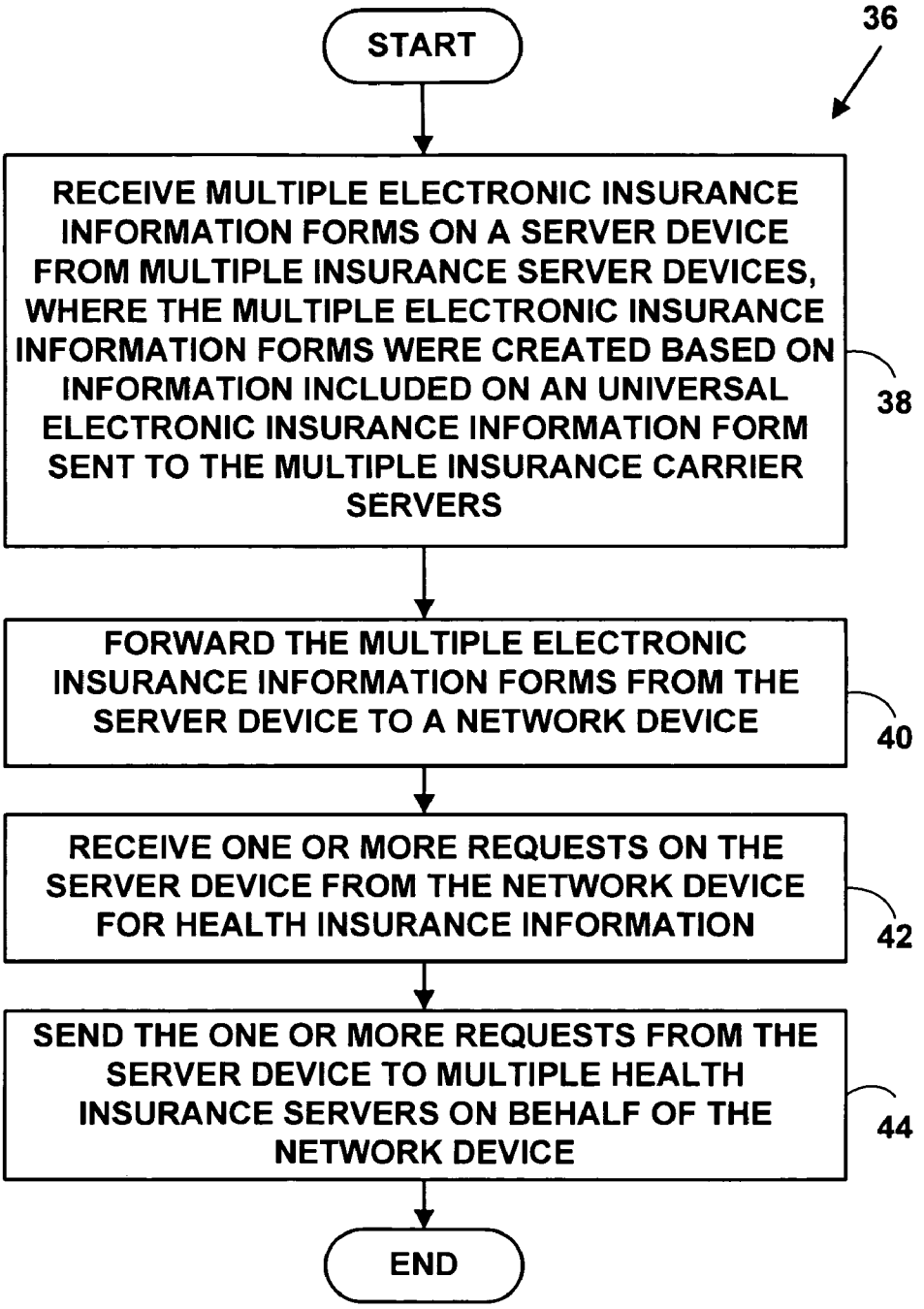

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FIG. 4

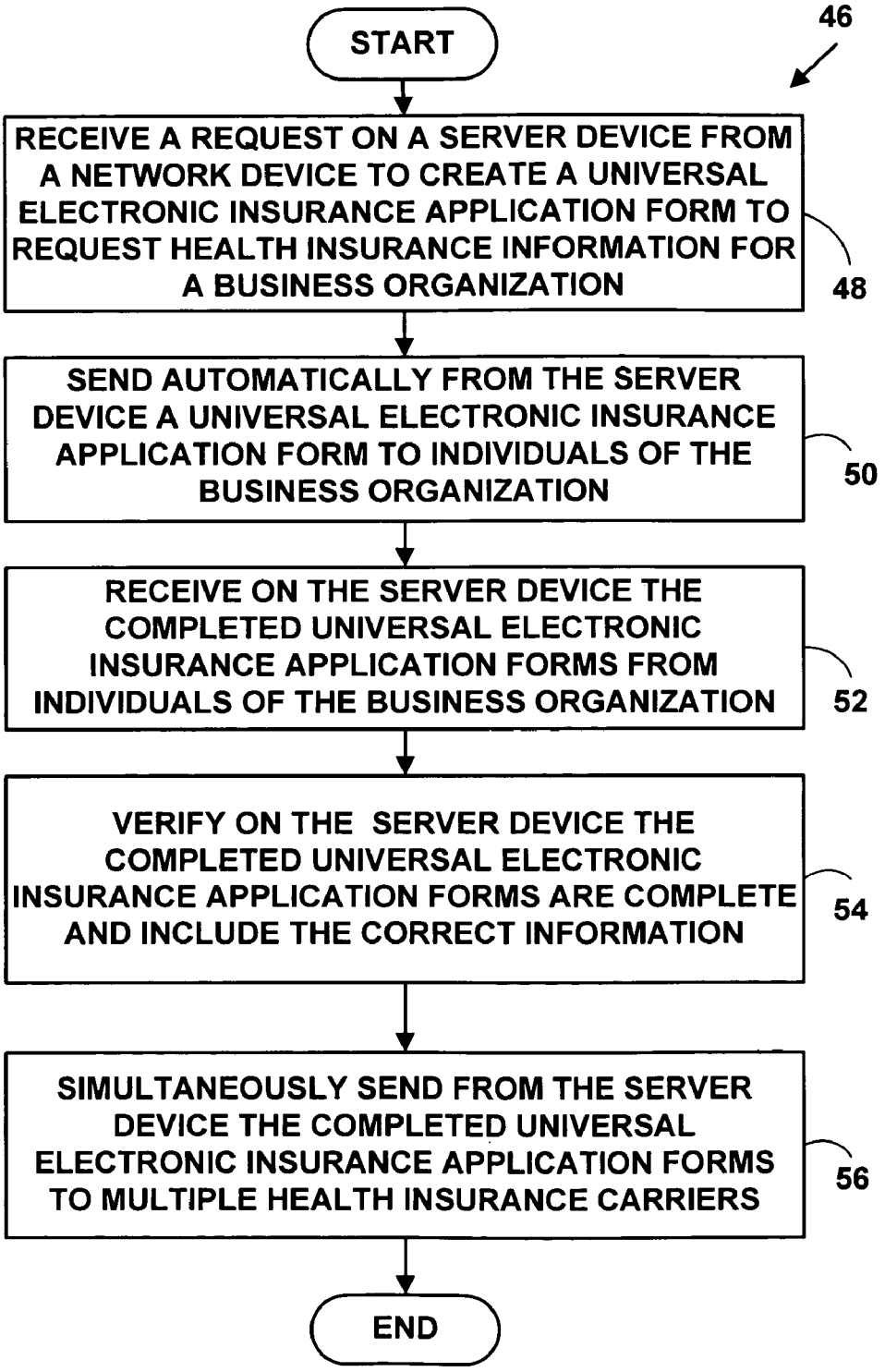

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56
END

FIG. 5

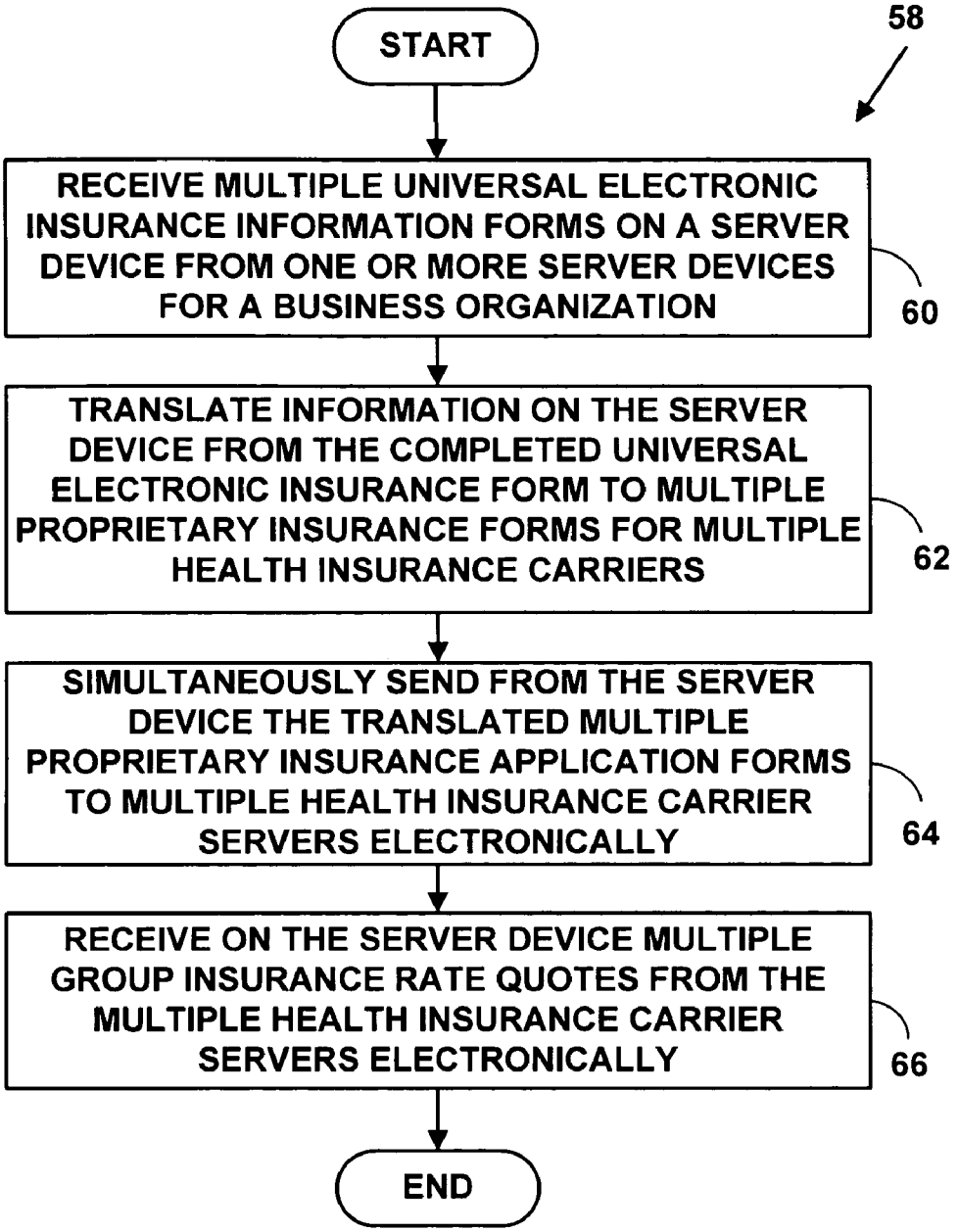
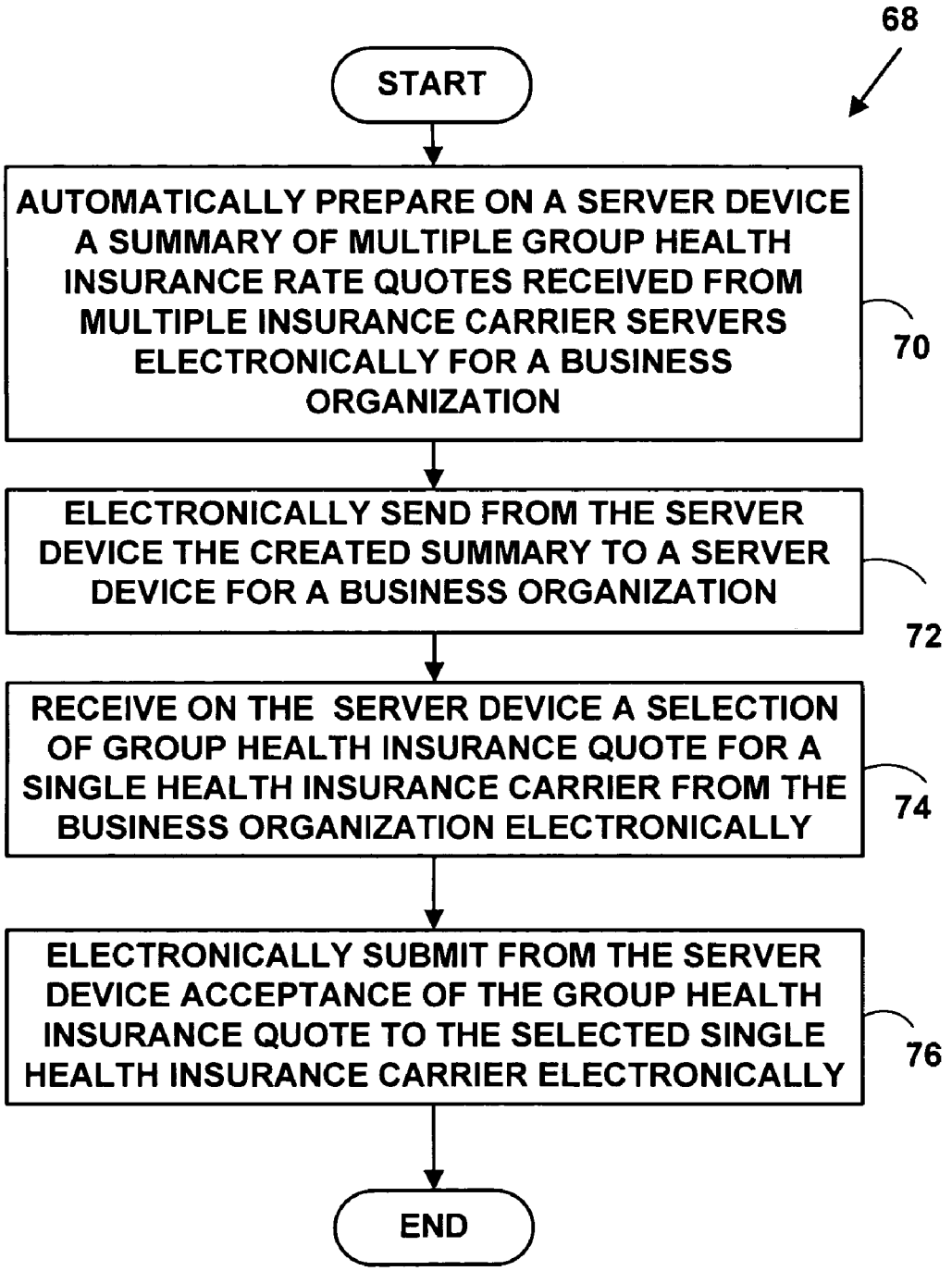

START
58
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FIG. 6


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END

METHOD AND SYSTEM FOR AUTOMATED PROCESSING OF INSURANCE INFORMATION

CROSS REFERENCES TO RELATED APPLICATIONS

[0001] This application claims priority to U.S. Provisional Patent Application 60/673,704, filed, Apr. 21, 2005, the contents of which are incorporated by reference.

FIELD OF INVENTION

[0002] This invention relates to information processing. More specifically it relates to a method and system for automated processing of insurance information.

BACKGROUND OF THE INVENTION

[0003] Business organizations typically provide health insurance for their employees. This health insurance is typically a group health insurance policy. To apply for group health insurance, a business organization requests a census from provided by an insurance broker. The census form requires the business organization to provide information about each of its employees who will be covered by the group health insurance policy and the type of coverage desired. The census form is then forwarded to an insurance broker who sends it to multiple insurance carriers who can provide the group health insurance.

[0004] The multiple carriers each generate a preliminary insurance quote for the group health insurance as well as provide information and details about the group health insurance plan such as coverage limits, deductibles, etc. The insurance broker sorts the preliminary insurance quotes and forwards them back to the business organization along with proprietary insurance forms required by the insurance carrier.

[0005] The business organization selects the insurance provider that is most appropriate, (i.e., typically the lowest cost) and requests that each employee fill out personal and medical information on the proprietary insurance forms. The completed proprietary insurance forms are returned to the broker. The insurance provider and/or the insurance broker reviews the proprietary insurance forms and returns forms to the business organization that include missing or incorrect information.

[0006] When all the proprietary insurance forms are correct, they are returned to the insurance broker who forwards them to an insurance underwriter for the selected insurance carrier. The insurance carrier provides a final cost estimate to the insurance broker who forwards it to the business organization. If the final cost estimate is too high or the terms of coverage are not what the business organization wants, this process is repeated for other group health insurance providers.

[0007] There are many problems associated with providing group health insurance to business organizations. One problem is that due to the continually rising costs of group health insurance, business organization's typically request new quotes from multiple insurance carriers for group health insurance each time a group health insurance policy expires. Another problem is that each group health insurance provider has their own proprietary forms that must be completed by each individual employee each time the business organization applies for group health insurance. Yet another problem is that many employees provide incomplete or incorrect information that must be corrected on the proprietary paper forms. This requires that the proprietary forms be sent back and forth to and from the business organization, the employees, the insurance brokers and the insurance carriers.

[0008] Thus, it is desirable to solve some of the problems associated with providing group health insurance to business organizations.

SUMMARY OF THE INVENTION

[0009] In accordance with preferred embodiments of the present invention, some of the problems associated with providing group health insurance to business organizations are overcome. A method and system for automated processing of insurance information is presented.

[0010] A universal electronic insurance application form is automatically created and sent and received electronically. The universal electronic insurance information form includes multiple portions to obtain information about a business organization and individuals within a business organization required by health insurance carriers to provide group health insurance quotes. The universal electronic insurance information form is used to automatically obtain group health insurance rate quotes automatically from multiple health insurance carriers.

[0011] The foregoing and other features and advantages of preferred embodiments of the present invention will be more readily apparent from the following detailed description. The detailed description proceeds with references to the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0012] Preferred embodiments of the present invention are described with reference to the following drawings, wherein:

[0013] **FIG. 1** is a block diagram of an exemplary automated insurance processing information system;

[0014] **FIG. 2** is a flow diagram illustrating a method for automated insurance information processing;

[0015] **FIG. 3** is a flow diagram illustrating a method for automated insurance information selection;

[0016] **FIG. 4** is a flow diagram illustrating a method for automated insurance information selection;

[0017] **FIG. 5** is a flow diagram illustrating a method for automated insurance information selection; and

[0018] **FIG. 6** is a flow diagram illustrating a method for automated insurance information selection.

DETAILED DESCRIPTION OF THE INVENTION

Exemplary Automated Insurance Process System

[0019] **FIG. 1** is a block diagram illustrating an exemplary automated insurance processing system **10**. The exemplary automated system **10** includes, but is not limited to, one or more network devices **12** (two of which are illustrated) including a computer with an associated display **14**. The

display **14** presents a windowed graphical user interface (GUI) **16** with multiple windows to a user. The one or more network devices **12** may be replaced with client terminals in communications with one or more servers, a personal digital/data assistant (PDA) **12'**, a laptop computer, a mobile computer, an Internet appliance, a facsimile device, one or two-way pagers, mobile phones, or other similar mobile or hand-held electronic device.

[0020] The one or more network devices **12**, **12'** are also in communications with a communications network **18** such as the Internet, an intranet, a Local Area Network (LAN) or other computer network. The one or more network devices **12**, **12'** send and receive information electronically to and from the communications network **18**. Functionality of the automated system **10** can also be distributed over plural network devices **12** via the communications network **18**.

[0021] The communications network **18** includes, but is not limited to, the Internet, an intranet, a wired Local Area Network (LAN), a wireless LAN (WiLAN), a Wide Area Network (WAN), a Metropolitan Area Network (MAN), Public Switched Telephone Network (PSTN) and other types of communications networks **18** providing voice, video and data communications.

[0022] The communications network **18** may include one or more gateways, routers, bridges or switches. As is known in the art, a gateway connects computer networks using different network protocols and/or operating at different transmission capacities. A router receives transmitted messages and forwards them to their correct destinations over the most efficient available route. A bridge is a device that connects networks using the same communications protocols so that information can be passed from one network device to another. A switch is a device that filters and forwards data packets between network segments.

[0023] The communications network **18** may include one or more servers **20**, **22**, **24** (three of which are illustrated) and one or more web-sites accessible by users to send and receive information useable by the one or more network devices **12**. The one or more servers, **20**, **22**, **24** include one or more associated databases **20'**, **22'**, **24'** for storing electronic information. The one or more servers may also be replaced with other such as facsimile devices, PDAs one or two-way pagers, mobile phones, or other similar mobile or hand-held electronic device that can function as a server device.

[0024] The one or more servers **20**, **22**, **24** are associated with one or more databases **20'**, **22'**, **24'** includes electronic information in various digital data formats. The one or more databases **20'**, **22'**, **24'** may be integral to a memory system on the associated servers **20**, **22**, **24** or in external or internal secondary storage such as a hard disk, floppy disk, optical disk, or other non-volatile mass storage devices. The one or more network devices **12** include one or more applications **20** for presenting electronic information to a user. The one or more applications **20** include, but is not limited to, one or more software clients and one or more content readers.

[0025] In one exemplary embodiment, insurance agents, insurance brokers, to managing general agents (MGA), insurance carriers, business organizations, employees and individuals all access the automated insurance processing system **10** with a browser via the server **24** and the communications network **18**. In such an embodiment, server **24** is also a web-server that allows access to the system **10** as well as processes inputs and outputs as described by the methods herein. In such an embodiment, servers **20**, **22** are not be used.

[0026] Preferred embodiments of the present invention include devices and interfaces that are compliant with all or part of standards proposed by the Institute of Electrical and Electronic Engineers (IEEE), International Telecommunications Union-Telecommunication Standardization Sector (ITU), European Telecommunications Standards Institute (ETSI), Internet Engineering Task Force (IETF), U.S. National Institute of Security Technology (NIST), American National Standard Institute (ANSI), Wireless Application Protocol (WAP) Forum, Bluetooth Forum, or the ADSL Forum. However, network devices based on other standards could also be used. IEEE standards can be found on the World Wide Web at the Universal Resource Locator (URL) "www.ieee.org." The ITU, (formerly known as the CCITT) standards can be found at the URL "www.itu.ch." ETSI standards can be found at the URL "www.etsi.org." IETF standards can be found at the URL "www.ietf.org." The NIST standards can be found at the URL "www.nist.gov." The ANSI standards can be found at the URL "www.ansi-.org." Bluetooth Forum documents can be found at the URL "www.bluetooth.com." WAP Forum documents can be found at the URL "www.wapforum.org." ADSL Forum documents can be found at the URL "www.adsl.com."

[0027] An operating environment for devices and interfaces of the present invention include a processing system with one or more high speed Central Processing Unit(s) (CPU) or other processors and a memory. In accordance with the practices of persons skilled in the art of computer programming, the present invention is described below with reference to acts and symbolic representations of operations or instructions that are performed by the processing system, unless indicated otherwise. Such acts and operations or instructions are referred to as being "computer-executed, ""CPU executed" or "processor executed."

[0028] It will be appreciated that acts and symbolically represented operations or instructions include the manipulation of electrical signals by the CPU. An electrical system represents data bits which cause a resulting transformation or reduction of the electrical signals, and the maintenance of data bits at memory locations in a memory system to thereby reconfigure or otherwise alter the CPU's operation, as well as other processing of signals. The memory locations where data bits are maintained are physical locations that have particular electrical, magnetic, optical, or organic properties corresponding to the data bits.

[0029] The data bits may also be maintained on a computer readable medium including magnetic disks, optical disks, organic memory, and any other volatile (e.g., Random Access Memory (RAM)) or non-volatile (e.g., Read-Only Memory (ROM)) mass storage system readable by the CPU. The computer readable medium includes cooperating or interconnected computer readable medium, which exist exclusively on the processing system or be distributed among multiple interconnected processing systems that may be local or remote to the processing system.

[0030] As is known in the art, the Open Systems Interconnection (OSI) reference model is a layered architecture

that standardizes levels of service and types of interaction for computers exchanging information through a communications network. The OSI reference model separates network device-to-network device communications into seven protocol layers, or levels, each building-and relying—upon the standards contained in the levels below it. The OSI reference model includes from lowest-to-highest, a physical, data-link, network, transport, session, presentation and application layer. The lowest of the seven layers deals solely with hardware links; the highest deals with software interactions at the application-program level.

[0031] In one embodiment of the present invention, the communications network **18** includes wired and wireless interfaces. The wired interfaces include, but are not limited to, wired interfaces and corresponding networking protocols for wired connections to the PSTN or CATV including HDTV that connect the network devices via one or more twisted pairs of copper wires, digital subscriber lines (e.g. DSL, ADSL, VDSL, etc.) coaxial cable, fiber optic cable, other connection media or other connection interfaces. The PSTN is any public switched telephone network provided by AT&T, GTE, Sprint, MCI, SBC, Verizon and others.

[0032] In one embodiment, of the invention, the wireless interfaces include WPAN wireless personal area network (WPAN) interfaces. As is known in the art, a WPAN is a personal area network for interconnecting devices centered around an individual person's devices in which the connections are wireless. A WPAN interconnects all the ordinary computing and communicating devices that a person has on their desk (e.g. computer, etc.) or carry with them (e.g., PDA, mobile phone, two-way pager, etc.)

[0033] Typically, a wireless personal area network uses some technology that permits communication only within about 10 meters. One such technology is "Bluetooth." Another such technology is "Zigbee."

[0034] A key concept in WPAN technology is known as "plugging in." In the ideal scenario, when any two WPAN-equipped devices come into close proximity (within several meters of each other) or within a few kilometers of a central server (not illustrated), they can communicate via wireless communications as if connected by a cable. WPAN devices can also lock out other devices selectively, preventing needless interference or unauthorized access to secure information.

[0035] In one embodiment of the present invention, the wireless interfaces include but are not limited to, an IEEE 802.11a, 802.11b, 802.11g, 802.11n, 802.15.4 (ZigBee), 802.16a, 802.16g, "Wireless Fidelity" (Wi-Fi), "Worldwide Interoperability for Microwave Access" (WiMAX), ETSI High Performance Radio Metropolitan Area Network (HIPERMAN) "RF Home," Bluetooth or other types of wireless interfaces. There are also the services from mobile phone carriers, such as Evolution Data Optimized (EVDO) and other Broadband wireless devices that can be used for the wireless interfaces. However, the present invention is not limited to such wireless interface and other types of wireless interfaces can also be used.

[0036] In another embodiment of the present invention, the wireless mesh network device **14**, **16**, **18**, **22** includes a wireless sensor device that comprises an integral or separate Bluetooth and/or infra data association (IrDA) module for wireless Bluetooth or wireless infrared communications.

[0037] As is known in the art, an 802.11b is a short-range wireless network standard. The IEEE 802.11b standard defines wireless interfaces that provide up to 11 Mbps wireless data transmission to and from wireless devices over short ranges. 802.11a is an extension of the 802.11b and can deliver speeds up to 54M bps. 802.11g deliver speeds on par with 802.11a. However, other 802.11xx interfaces can also be used and the present invention is not limited to the 802.11 protocols defined. The IEEE 802.11a, 802.11b and 802.11g standards are incorporated herein by reference.

[0038] As is known in the art, Wi-Fi is a type of 802.11xx interface, whether 802.11b, 802.11a, dual-band, etc. Wi-Fi devices include an RF interfaces such as 2.4 GHz for 802.11b or 802.11g and 5 GHz for 802.11a. More information on Wi-Fi can be found at the URL "www.weca.net."

[0039] As is known in the art, 802.15.4 (Zigbee) is low data rate network standard used for mesh network devices such as sensors, interactive toys, smart badges, remote controls, and home automation. The 802.15.4 standard provides data rates of 250 kbps, 40 kbps, and 20 kbps., two addressing modes; 16-bit short and 64-bit IEEE addressing, support for critical latency devices, such as joysticks, Carrier Sense Multiple Access/Collision Avoidance, (CSMA-CA) channel access, automatic network establishment by a coordinator, fully handshaked protocol for transfer reliability, power management to ensure low power consumption for multi-month to multi-year battery usage and up to 16 channels in the 2.4 GHz ISM band (Worldwide), 10 channels in the 915 MHz (US) and one channel in the 868 MHz band (Europe). The IEEE 802.15.4-2003 standard is incorporated herein by reference. More information on 802.15.4 and ZigBee can be found at the URL "www.ieee802.org" and "www.zigbee.org" respectively.

[0040] As is known in the art, WiMAX is an industry trade organization formed by leading communications component and equipment companies to promote and certify compatibility and interoperability of broadband wireless access equipment that conforms to the IEEE 802.16XX and ETSI HIPERMAN. HIPERMAN is the European standard for metropolitan area networks (MAN).

[0041] The IEEE The 802.16a and 802.16g standards are wireless MAN technology standard that provides a wireless alternative to cable, DSL and T1/E1 for last mile broadband access. It is also used as complimentary technology to connect IEEE 802.11XX hot spots to the Internet.

[0042] The IEEE 802.16a standard for 2-11 GHz is a wireless MAN technology that provides broadband wireless connectivity to fixed, portable and nomadic devices. It provides up to 50-kilometers of service area range, allows users to get broadband connectivity without needing direct line of sight with the base station, and provides total data rates of up to 280 Mbps per base station, which is enough bandwidth to simultaneously support hundreds of businesses with T1/E1-type connectivity and thousands of homes with DSL-type connectivity with a single base station. The IEEE 802.16g provides up to 100 Mbps.

[0043] The IEEE 802.16e standard is an extension to the approved IEEE 802.16/16a/16g standard. The purpose of 802.16e is to add limited mobility to the current standard which is designed for fixed operation.

[0044] The ESTI HIPERMAN standard is an interoperable broadband fixed wireless access standard for systems operating at radio frequencies between 2 GHz and 11 GHz.

[0045] The IEEE 802.16a, 802.16e and 802.16g standards are incorporated herein by reference. More information on WiMAX can be found at the URL "www.wimaxforum.org." WiMAX can be used to provide a WLP.

[0046] The ETSI HIPERMAN standards TR 101 031, TR 101 475, TR 101 493-1 through TR 101 493-3, TR 101 761-1 through TR 101 761-4, TR 101 762, TR 101 763-1 through TR 101 763-3 and TR 101 957 are incorporated herein by reference. More information on ETSI standards can be found at the URL "www.etsi.org." ETSI HIPERMAN can be used to provide a WLP.

[0047] As is known in the art, Bluetooth is a short-range radio frequency technology aimed at simplifying communications among network devices and between network devices. Bluetooth wireless technology supports both short-range point-to-point and point-to-multipoint connections. The Bluetooth Specification, GL 11r02, March 2005, prepared by the Bluetooth SIG, Inc. is incorporated herein by reference.

[0048] The communications network **18** includes, but is not limited to data networks using the Transmission Control Protocol (TCP), User Datagram Protocol (UDP), Internet Protocol (IP) and other data protocols used to send and receive information to and from a client application **20**.

[0049] As is know in the art, TCP provides a connection-oriented, end-to-end reliable protocol designed to fit into a layered hierarchy of protocols which support multi-network applications. TCP provides for reliable inter-process communication between pairs of processes in network devices attached to distinct but interconnected networks. For more information on TCP see Internet Engineering Task Force (ITEF) Request For Comments (RFC)-793, the contents of which are incorporated herein by reference.

[0050] As is know in the art, UDP provides a connectionless mode of communications with datagrams in an interconnected set of computer networks. UDP provides a transaction oriented datagram protocol, where delivery and duplicate packet protection are not guaranteed. For more information on UDP see IETF RFC-768, the contents of which incorporated herein by reference.

[0051] As is known in the art, IP is an addressing protocol designed to route traffic within a network or between networks. IP is described in IETF Request For Comments (RFC)-791, the contents of which are incorporated herein by reference. However, more fewer or other protocols can also be used on the communications network **18** and the present invention is not limited to TCP/UDP/IP.

[0052] The electronic information in the one or more database **20'**, **22'**, **24'** include one or more different types of insurance information. The insurance information includes group health insurance information and insurance broker information. The database **24'** includes a universal electronic insurance information form **26** that is provided by an insurance broker server **24** as is explained below.

Security and Encryption

[0053] Devices and interfaces of the present invention include security and/or encryption methods for secure communications. For example, because insurance information is sent over the communications network **18**, the communications may be encrypted or otherwise sent securely to comply with the Health Insurance Portability and Accountability Act ("HIPAA") 42 U.S.C. 1320d, et. seq. and other Federal and state laws enacted to protect privacy.

[0054] Wireless Encryption Protocol (WEP) (also called "Wired Equivalent Privacy) is a security protocol for WiLANs defined in the IEEE 802.11b standard. WEP is cryptographic privacy algorithm, based on the Rivest Cipher 4 (RC4) encryption engine, used to provide confidentiality for 802.11b wireless data.

[0055] As is known in the art, RC4 is cipher designed by RSA Data Security, Inc. of Bedford, Mass., which can accept encryption keys of arbitrary length, and is essentially a pseudo random number generator with an output of the generator being XORed with a data stream to produce encrypted data.

[0056] One problem with WEP is that it is used at the two lowest layers of the OSI model, the physical layer and the data link layer, therefore, it does not offer end-to-end security. One another problem with WEP is that its encryption keys are static rather than dynamic. To update WEP encryption keys, an individual has to manually update a WEP key. WEP also typically uses 40-bit static keys for encryption and thus provides "weak encryption," making a WEP device a target of hackers.

[0057] The IEEE 802.11 Working Group is working on a security upgrade for the 802.11 standard called "802.11i." This supplemental draft standard is intended to improve WiLAN security. It describes the encrypted transmission of data between systems 802.11X WiLANs. It also defines new encryption key protocols including the Temporal Key Integrity Protocol (TKIP). The IEEE 802.11i draft standard, version 4, completed Jun. 6, 2003, is incorporated herein by reference.

[0058] The 802.11i is based on 802.1x port-based authentication for user and device authentication. The 802.11i standard includes two main developments: Wireless or Wi-Fi Protected Access (WPA) and Robust Security Network (RSN).

[0059] WPA uses the same RC4 underlying encryption algorithm as WEP. However, WPA uses TKIP to improve security of keys used with WEP. WPA keys are derived and rotated more often than WEP keys and thus provide additional security. WPA also adds a message-integrity-check function to prevent packet forgeries.

[0060] RSN uses dynamic negotiation of authentication and selectable encryption algorithms between wireless access points and wireless devices. The authentication schemes proposed in the draft standard include Extensible Authentication Protocol (EAP). One proposed encryption algorithm is an Advanced Encryption Standard (AES) encryption algorithm.

[0061] Dynamic negotiation of authentication and encryption algorithms lets RSN evolve with the state of the art in security, adding algorithms to address new threats and continuing to provide the security necessary to protect information that WiLANs carry.

[0062] The NIST developed a new encryption standard, the Advanced Encryption Standard (AES) to keep government information secure. AES is intended to be a stronger, more efficient successor to Triple Data Encryption Standard (3DES). More information on NIST AES can be found at the URL "www.nist.gov/aes."

[0063] As is known in the art, DES is a popular symmetric-key encryption method developed in 1975 and standardized by ANSI in 1981 as ANSI X.3.92, the contents of which are incorporated herein by reference. As is known in the art, 3DES is the encrypt-decrypt-encrypt (EDE) mode of the DES cipher algorithm. 3DES is defined in the ANSI standard, ANSI X9.52-1998, the contents of which are incorporated herein by reference. DES modes of operation are used in conjunction with the NIST Federal Information Processing Standard (FIPS) for data encryption (FIPS 46-3, October 1999), the contents of which are incorporated herein by reference.

[0064] The NIST approved a FIPS for the AES, FIPS-197. This standard specified "Rijndael" encryption as a FIPS-approved symmetric encryption algorithm that may be used by U.S. Government organizations (and others) to protect sensitive information. The NIST FIPS-197 standard (AES FIPS PUB 197, November 2001) is incorporated herein by reference.

[0065] The NIST approved a FIPS for U.S. Federal Government requirements for information technology products for sensitive but unclassified (SBU) communications. The NIST FIPS Security Requirements for Cryptographic Modules (FIPS PUB 140-2, May 2001) is incorporated herein by reference.

[0066] As is known in the art, RSA is a public key encryption system which can be used both for encrypting messages and making digital signatures. The letters RSA stand for the names of the inventors: Rivest, Shamir and Adleman. For more information on RSA, see U.S. Pat. No. 4,405,829, now expired, incorporated herein by reference.

[0067] As is known in the art, "hashing" is the transformation of a string of characters into a usually shorter fixed-length value or key that represents the original string. Hashing is used to index and retrieve items in a database because it is faster to find the item using the shorter hashed key than to find it using the original value. It is also used in many encryption algorithms.

[0068] Secure Hash Algorithm (SHA), is used for computing a secure condensed representation of a data message or a data file. When a message of any length $<2^{64}$ bits is input, the SHA-1 produces a 160-bit output called a "message digest." The message digest can then be input to other security techniques such as encryption, a Digital Signature Algorithm (DSA) and others which generates or verifies a security mechanism for the message. SHA-512 outputs a 512-bit message digest. The Secure Hash Standard, FIPS PUB 180-1, Apr. 17, 1995, is incorporated herein by reference.

[0069] Message Digest-5 (MD-5) takes as input a message of arbitrary length and produces as output a 128-bit "message digest" of the input. The MD5 algorithm is intended for digital signature applications, where a large file must be "compressed" in a secure manner before being encrypted with a private (secret) key under a public-key cryptosystem such as RSA. The IETF RFC-1321, entitled "The MD5 Message-Digest Algorithm" is incorporated here by reference.

[0070] As is known in the art, providing a way to check the integrity of information transmitted over or stored in an unreliable medium such as a wireless network is a prime necessity in the world of open computing and communications. Mechanisms that provide such integrity check based on a secret key are called "message authentication codes" (MACS). Typically, message authentication codes are used between two parties that share a secret key in order to validate information transmitted between these parties.

[0071] Keyed Hashing for Message Authentication Codes (HMAC), is a mechanism for message authentication using cryptographic hash functions. HMAC is used with any iterative cryptographic hash function, e.g., MD5, SHA-1, SHA-512, etc. in combination with a secret shared key. The cryptographic strength of HMAC depends on the properties of the underlying hash function. The IETF RFC-2101, entitled "HMAC: Keyed-Hashing for Message Authentication" is incorporated here by reference.

[0072] As is known in the art, an Electronic Code Book (ECB) is a mode of operation for a "block cipher," with the characteristic that each possible block of plaintext has a defined corresponding cipher text value and vice versa. In other words, the same plaintext value will always result in the same cipher text value. Electronic Code Book is used when a volume of plaintext is separated into several blocks of data, each of which is then encrypted independently of other blocks. The Electronic Code Book has the ability to support a separate encryption key for each block type.

[0073] As is known in the art, Diffie and Hellman (DH) describe several different group methods for two parties to agree upon a shared secret in such a way that the secret will be unavailable to eavesdroppers. This secret is then converted into various types of cryptographic keys. A large number of the variants of the DH method exist including ANSI X9.42. The IETF RFC-2631, entitled "Diffie-Hellman Key Agreement Method" is incorporated here by reference.

[0074] However, the present invention is not limited to the security or encryption techniques described and other security or encryption techniques can also be used.

[0075] As is known in the art, the HyperText Transport Protocol (HTTP) Secure (HTTPs), is a standard for encrypted communications on the World Wide Web. HTTPs is actually just HTTP over a Secure Sockets Layer (SSL). For more informaiton on HTTP, see IETF RFC-2616 incorporated herein by reference.

[0076] As is known in the art, the SSL protocol is a protocol layer which may be placed between a reliable connection-oriented network layer protocol (e.g. TCP/IP) and the application protocol layer (e.g. HTTP). SSL provides for secure communication between a source and destination by allowing mutual authentication, the use of digital signatures for integrity, and encryption for privacy.

[0077] The SSL protocol is designed to support a range of choices for specific security methods used for cryptography, message digests, and digistal signatures. The security method are negotiated between the source and destingation at the start of establishing a protocol session. The SSL 2.0

protocol specification, by Kipp E. B. Hickman, 1995 is incorporated herein by reference. More information on SSL is available at the URL See "netscape.com/eng/security/SSL_2.html."

[0078] As is known in the art, Transport Layer Security (TLS) provides communications privacy over the Internet. The protocol allows client/server applications to communicate over a transport layer (e.g., TCP) in a way that is designed to prevent eavesdropping, tampering, or message forgery. For more information on TLS see IETF RFC-2246, incorporated herein by reference.

Automated Insurance Information Processing

[0079] **FIG. 2** is a flow diagram illustrating a Method **28** for automated insurance information processing. At Step **30**, a universal electronic insurance information form is provided to a network device from a first server device. The universal electronic insurance information form includes a plurality of portions for obtaining a set of common information required by health insurance carriers to provide insurance price quotes. At Step **32**, a completed universal electronic insurance information form is received on the first server device from the network device. At Step **34**, the completed universal electronic insurance information form is simultaneously sent to multiple health insurance carriers to request multiple health insurance rate quotes.

[0080] Method **28** is illustrated with an exemplary embodiment. However, the present invention is not limited to this exemplary embodiment and other embodiments can also be used to practice the invention.

[0081] In such an exemplary embodiment at Step **30**, a universal electronic insurance information form **26** is provided to a network device **12** via an insurance server device **24** over the communications network **18**. In one specific embodiment, the universal electronic insurance information form **26** includes a first portion to provide a health insurance census for a business organization as well as a second portion to provide medical history information, prescriptions, etc. for individuals (e.g., employees, principals, etc.) of a business organization. The universal electronic insurance information form is provided to a business organization that desires group health insurance price quotes. However, the present invention is not limited to such an embodiment and the universal electronic insurance information form **26** can be other electronic documents and provided for other than group health insurance information.

[0082] In one embodiment, the universal electronic insurance information form **26** includes an electronic form including, but not limited to, a Hyper Text Markup Language (HTML), Extensible Markup Language (XML), flash media, Java, Visual Basic and various combinations thereof. The universal electronic insurance information form **26** includes space for a set of common insurance census information required by insurance carriers to provide insurance quotes as well as space for medical history information, prescriptions, etc. for individuals.

[0083] In another embodiment, the universal electronic insurance information form **26** includes universal information for other than health insurance including life, auto, property or other types of insurance.

[0084] In one specific embodiment, the universal electronic insurance information form **26** is used for obtaining group health insurance for a business organization. In such an exemplary embodiment, the set of common information includes, but is not limited to, name, address, telephone number of business organization, number of employees, personal and medical history information for employees, type of medical provider such as health maintenance organization (HMO), preferred provider organization, (PPO), preferred health insurance companies (e.g., Blue Cross Blue Shield, Humana, etc.), etc.

[0085] At Step **32**, a completed universal electronic insurance information form **26** is received on the server device **24** from the network device **12**. The completed universal electronic insurance information form **26** may be received as electronic data (e.g., e-mail, XML or HTML form, etc.) via the communications network **18**, as an image from a fax machine, as scanned image or via other electronic or non-electronic formats.

[0086] In one embodiment, the completed electronic insurance information form includes an embedded bar-code for applying it to an original employee profile and adding it to a database **24'** for easy tracking and retrieval.

[0087] At Step **34**, the completed universal electronic insurance information form **26** is simultaneously sent to multiple insurance carriers to request multiple electronic insurance quotes for the business organization. The completed universal electronic insurance information form **26** allows the business organization to fill out one universal insurance census form instead of multiple proprietary forms for multiple insurance carriers to receive an insurance rate quote from an insurance carrier.

[0088] In one embodiment, the completed universal electronic insurance information form **26** is simultaneously sent electronically to multiple insurance carrier servers **20**, **22**. In another embodiment, the completed universal electronic insurance information form **26** is simultaneously sent to multiple insurance carriers via facsimile. In another embodiment, the completed universal electronic insurance information form **26** is simultaneously sent to multiple insurance carriers via regular or express mail. However, the present invention is not limited to these embodiments and other embodiments can be used to practice the invention.

[0089] In another embodiment, at Step **34**, the universal electronic insurance information form **26** is simultaneously sent to one or more intermediate parties such as insurance agents and/or insurance brokers and/or to MGAs for review and/or processing before send to the insurance carriers. For example, the insurance agents, insurance brokers or MGA could review the applications prior to sending them to the insurance carrier.

[0090] **FIG. 3** is a flow diagram illustrating a Method **36** for automated insurance information selection. At Step **38**, multiple electronic insurance information forms are received on a first server device from multiple other server devices. The multiple electronic insurance information forms were created based on information included on a universal electronic insurance information form sent to the multiple other server devices. At Step **40**, the multiple electronic insurance information forms are forwarded from the first server device to a network device. At Step **42**, one or more requests are received on the first server device from the network device for insurance information. At Step **44**, the first service device

sends the one or more requests to the selected insurance carriers on behalf of the network device.

[0091] Method **36** is illustrated with an exemplary embodiment. However, the present invention is not limited to this exemplary embodiment and other embodiments can also be used to practice the invention.

[0092] In such an exemplary embodiment at Step **38**, multiple electronic insurance price quotes are received electronically on an insurance server device **24** from one or more insurance carriers. The multiple electronic insurance information forms were created based on information included on a universal electronic insurance information form **26**. In one embodiment, the multiple insurance price quotes are received from one or more insurance carrier servers **20**, **22**. In another embodiment, the multiple insurance price quotes are received by facsimile, regular or express mail or in other electronic or non-electronic formats from insurance carriers.

[0093] At Step **40**, the multiple electronic insurance price quotes and coverage terms and plans are forwarded electronically from the insurance server device **24** to a network device **12** via the communications network **18**. In another embodiment, the electronic insurance price quotes are received by facsimile, regular or express mail or in other electronic or non-electronic formats.

[0094] In another embodiment, a notification of the multiple electronic insurance price quotes is sent to the network device **12**. For example, this notification is implemented as an email notification to network device **12** and the receiving party will log into the insurance server **26** via a browser to review and retrieve the information.

[0095] At Step **42**, one or more electronic insurance price quotes requests are received on the insurance server device **24** from the network device **12** for group health insurance price quote information. In another embodiment, the electronic insurance price quotes are received by facsimile, regular or express mail or in other electronic or non-electronic formats.

[0096] At Step **44**, the insurance server device **24** sends a notification for the one or more group health insurance price quote requests to the appropriate other servers **20**, **22** on behalf of the network device **12**. This "forwarding" is implemented as an email notification to the receiving party and the receiving party will log into the server via a browser to review and retrieve the information.

Automated Insurance Information Selection

[0097] **FIG. 4** is a flow diagram illustrating a Method **46** for automated insurance information selection. At Step **48**, a request is received on a first server device from a network device to create a universal electronic insurance application form to request health insurance information. At Step **50**, a universal electronic insurance application form is automatically sent electronically from the server device to the electronic addresses of individuals of the business organization. At Step **52**, the server device receives multiple completed universal electronic insurance application forms from individuals of the business organization. At Step **54**, the server device verifies the multiple completed universal electronic insurance application forms are complete and include the correct information. At Step **56**, the server device simultaneously sends the multiple completed universal electronic insurance application forms to multiple health insurance carrier servers.

[0098] Method **46** is illustrated with an exemplary embodiment. However, the present invention is not limited to this exemplary embodiment and other embodiments can also be used to practice the invention.

[0099] In such an exemplary embodiment at Step **48**, a request is received on an insurance broker server device **24** from a network device **12** to create a universal electronic insurance application form **26** to request group health insurance price quote information. The request includes a list of business organization information such as name, address, phone number, etc. and a list of electronic addresses for all individuals of the business organization who desire to be covered by an insurance policy obtained by the business organization. In one embodiment the electronic addresses include electronic mail (e-mail), addresses, text messages addresses and other types of electronic addresses for indivduals of the business organization. However, the electronic address may also include a network address (e.g., IP address) for a network device **12**, a telephone number for a mobile phone, facsimile machine, pager or other electronic device. The electronic address may also include a physical or street address.

[0100] At Step **50**, a universal electronic insurance application form **26** is automatically sent electronically from the server device **24** to the electronic addresses of individuals of the business organization. In one embodiment, the universal electronic insurance application form is an XML form or an electronic link to an XML form that is e-mailed to the e-mail address of individuals of the business organization included in the request. In such an embodiment, a welcome note and an explanation is also included in the e-mail sent to the individuals. However, if an individual of the business organization does not have an e-mail address, the electronic address may include a number for a facsimile machine for which a paper copy of the universal application can be obtained. The electronic address may include a physical address, such as the address of the business organization or an office in the business organization or a home address for the employee for which a paper copy of the universal application can be mailed using postal mail, express mail, etc.

[0101] At Step **52**, the server device **24** receives the completed multiple universal electronic insurance application forms from individuals of the business organization. In one embodiment, all of the individuals of the business organization have e-mail addresses, so the server device **24** receives all of the completed universal electronic insurance application forms electronically. In another embodiment of the invention, not all of the individuals of the business organization have e-mail addresses so the server device **24** may receive universal electronic insurance application forms electronically that were printed, filled out on paper and scanned into portable data format (PDF), graphic interchange format (GIF), tagged image file format (TIFF), or other graphical formats. In another embodiment, one or more universal electronic insurance application forms that were printed on paper are received in a paper format. The paper format forms are converted into electronic format and provided to the server device **24**.

[0102] In one embodiment, any paper produced and sent to a fax machine or sent via regular or express mail to a physical address is bar coded, these documents may be faxed or transmitted directly into the insurance server **24** for automatic indexing and linking to the appropriate employee profile. The insurance server **24** includes Image Character Recognition (ICR) and/or Optical Character Recognition (OCR) which translates hand printed forms into computer readable data.

[0103] At Step **54**, the server device **24** verifies the completed multiple universal electronic insurance application forms are complete and includes the correct information. If any information is missing or incorrect the completed universal electronic insurance application form is returned to the appropriate employee electronically for correction. This ensures that all individual information is complete and correct before the completed universal electronic insurance application forms are sent to any insurance carriers.

[0104] At Step **56**, the server device **24** sends the multiple completed universal electronic insurance application forms to multiple health insurance carrier servers **20**, **22**. The multiple health insurance carriers **20**, **22** provide the network device **12** with multiple electronic insurance price quotes.

[0105] **FIG. 5** is a flow diagram illustrating a Method **58** for automated insurance information selection. At Step **60**, a first server device receives multiple completed universal electronic insurance application forms from one or more network devices at a business organization. At Step **62**, the first server device translates information from the multiple completed universal electronic insurance forms to multiple proprietary insurance forms for each of multiple insurance carriers. At Step **64**, the first server device simultaneously sends the translated multiple proprietary insurance application forms to multiple insurance carrier servers electronically. At Step **66**, the first server device receives multiple insurance rate quotes from the multiple insurance carrier servers electronically for the business organization.

[0106] Method **58** is illustrated with an exemplary embodiment. However, the present invention is not limited to this exemplary embodiment and other embodiments can also be used to practice the invention.

[0107] In such an exemplary embodiment at Step **60**, an insurance server device **24** receives multiple completed universal electronic insurance application forms from idividuals of a business organization via one or more network devices **12** at the business organization. At Step **62**, the insurance server device **24** translates information from the multiple completed universal electronic insurance forms to multiple proprietary insurance forms for each of multiple health insurance carriers. At Step **64**, the insurance server device **24** simultaneously sends the translated multiple proprietary health insurance application forms to multiple health insurance carrier servers **20**, **22** electronically. At Step **66**, the server device **24** receives multiple group health insurance rate quotes from the multiple insurance carrier servers **20**, **22** electronically for the business organization.

[0108] **FIG. 6** is a flow diagram illustrating a Method **68** for automated insurance information selection. At Step **70**, a first server device automatically prepares a summary of multiple group health insurance rate quotes received from multiple health insurance carrier servers electronically for a business organization. At Step **72**, the first server device sends electronically the summary to a server device for a business organization. At Step **74**, the first server device receives a selection of a single group health insurance carrier from the business organization server electronically. At **76**, the first server device electronically submits acceptance of the group health insurance rated quote to the selected health insurance carrier server **20**, **22** electronically.

[0109] Method **68** is illustrated with an exemplary embodiment. However, the present invention is not limited to this exemplary embodiment and other embodiments can also be used to practice the invention.

[0110] In such an exemplary embodiment at Step **70**, an insurance server device **24** automatically prepares a summary of multiple insurance rate quotes received from multiple insurance carrier servers **20**, **22** electronically for a business organization.

[0111] At Step **72**, the insurance server device **24** electronically sends the summary to a second server device for a business organization. In another embodiment, the summary are sent facsimile, regular or express mail or in other electronic or non-electronic formats to the business organization.

[0112] In one embodiment, at Step **72**, the first server device **24** creates a collection of required signatures from each employee on the selected insurance carriers' proprietary insurance forms. The first server device **24** generates the "final" paper on the insurance carriers' form with a barcode that can be printed for each employee to sign. These signature forms are then transmitted or faxed to the server **24** for final distribution to the insurance carrier. In one embodiment, this step includes feeding the electronic employee data directly into an insurance carriers' system **20**, **22** for determining immediate employee eligibility, thereby reducing data entry for the insurance carrier. In one embodiment, insurance cards can be distributed directly back to each employee from the insurance carrier system **20**, **22**.

[0113] At Step **74**, the first server device **24** receives a selection of a single group health insurance carrier from the business organization electronically. In another embodiment, the selection is sent by facsimile, regular or express mail or in other electronic or non-electronic formats to the business organization.

[0114] At Step **76**, the first server device **24** electronically submits acceptance of the group health insurance rated quote to the selected health insurance carrier server **20** or **22** electronically.

[0115] In another embodiment, the accepted insurance rate quote is sent by facsimile, regular or express mail or in other electronic or non-electronic formats to the business organization.

[0116] The methods and systems described herein may provide at least the following benefits: (1) Higher quote volume and exposure to more underwriting opportunities; (2) More accurate, readable and fully-completed applications from agencies; (3) Drastically reduced time and cost of processing quotes and applications; (4) Higher % of quotes are full screen to agent; (5) Standardized interface with Agents; and (6) Flexibility to rapidly institute underwriting

changes; (6) Elevate status as trusted advisor to business owner and carriers; (7) Differentiate value offering via proactive analysis tools & managing client's "balance sheet of health"; (8) Increase new sales closure rate; (9) Earn right to become client's AOR; (9) Increase client renewal, retention and cross-sale opportunities; (10) Reduce time/cost of doing business; and (10) Increase accuracy and efficiency of transactions.

[0117] The methods and systems described herein with respect to business organizations can also be used by individuals to obtain rate quotes for insurance sold to individuals.

[0118] It should be understood that the architecture, programs, processes, methods and systems described herein are not related or limited to any particular type of computer or network system (hardware or software), unless indicated otherwise. Various types of general purpose or specialized computer systems may be used with or perform operations in accordance with the teachings described herein.

[0119] In view of the wide variety of embodiments to which the principles of the present invention can be applied, it should be understood that the illustrated embodiments are exemplary only, and should not be taken as limiting the scope of the present invention. For example, the steps of the flow diagrams may be taken in sequences other than those described, and more or fewer elements may be used in the block diagrams.

[0120] While various elements of the preferred embodiments have been described as being implemented in software, in other embodiments hardware or firmware implementations may alternatively be used, and vice-versa.

[0121] The claims should not be read as limited to the described order or elements unless stated to that effect. In addition, use of the term "means" in any claim is intended to invoke 35 U.S.C. §112, paragraph 6, and any claim without the word "means" is not so intended.

[0122] Therefore, all embodiments that come within the scope and spirit of the following claims and equivalents thereto are claimed as the invention.

We claim:

1. A method for automated insurance information processing, comprising:

providing automatically a universal electronic insurance information form to a network device from a first server device, wherein the universal electronic insurance information form includes a plurality of portions for obtaining a set of common information required by a plurality of health insurance carriers to provide health insurance price quotes;

receiving a completed universal electronic insurance information form on the first server device from the network device; and

simultaneously sending the completed universal electronic insurance information form is to a plurality of health insurance carriers servers to automatically request a plurality of health insurance rate quotes from the plurality of insurance carriers.

2. The method of claim 1 further comprising a computer readable medium having storing therein instructions for causing one or more processors to execute the steps of the method.

3. The method of claim 1 wherein the providing step including securely providing the universal electronic insurance information form to a network device from a server device.

4. The method of claim 1 wherein the universal electronic insurance information form includes a first portion to provide a health insurance census for a business organization as well as a second portion to provide medical information for individuals within the business organization.

5. The method of claim 4 wherein the first portion of the universal electronic insurance information form includes universal information for health insurance for a business organization comprising name, address, telephone number of business organization and number of employees, preferred health insurance companies, and the second portion of the universal electronic insurance information forms includes name, address, telephone number of individuals, personal and medical history information for individuals and type of medical provider desired.

6. The method of claim 1 wherein universal electronic insurance information form includes a Hyper Text Markup Language (HTML), Extensible Markup Language (XML), flash media, Java, Visual Basic or combinations thereof.

7. The method of claim 1 wherein the universal electronic insurance information form includes universal information for life, auto, property or casualty insurance.

8. A Method for automated insurance information selection, comprising:

receiving a plurality of electronic insurance information forms on a first server device from a plurality of health insurance carrier servers, wherein the plurality of electronic insurance information forms were created based on information included on an universal electronic insurance information form sent to a plurality of health insurance carrier servers;

forwarding the plurality electronic insurance information forms from the first server device to a network device;

receiving one or more requests are received on the first server device from the network device for health insurance information; and

sending from the first server service device the one or more requests back to one or more health insurance carrier servers on behalf of the network device.

9. The method of claim 8 further comprising a computer readable medium having storing therein instructions for causing one or more processors to execute the steps of the method.

10. The method of claim 1 wherein the universal electronic insurance information form includes a first portion to provide a health insurance census for a business organization as well as a second portion to medical information for individuals within a business organization.

11. The method of claim 8 wherein the health insurance information includes group health insurance rate quotes.

12. A method for automated insurance information selection, comprising:

receiving a request on a first server device from a network device to create a universal electronic insurance appli-

cation form to request insurance information, wherein the request includes a list of business organization information and a list of electronic addresses for all employees of the business organization who desire to be covered by a group health insurance policy obtained by the business organization;

sending automatically from the first server device a universal electronic insurance application form to electronic addresses of individuals within the business organization;

receiving on the first server device a plurality of completed universal electronic insurance application forms from individuals within the business organization;

verifying on the first server device the plurality of completed universal electronic insurance application forms are complete and include the correct information; and

simultaneously sending from the first server device the plurality completed universal electronic insurance application forms to a plurality of health insurance carrier servers.

13. The method of claim 12 further comprising a computer readable medium having storing therein instructions for causing one or more processors to execute the steps of the method.

14. A method for automated insurance information selection, comprising:

receiving on a first server device a plurality of completed universal electronic insurance application forms from one or more second servers at a business organization;

translating on the first server device information from the plurality of completed universal electronic insurance forms to a plurality of proprietary insurance forms for each of a plurality of health insurance carriers;

simultaneously sending from the first server device the translated plurality of proprietary insurance application forms to a plurality of health insurance carrier servers; and

receiving on first the server device receives a plurality of group health insurance rate quotes from the plurality of health insurance carrier servers for the business organization.

15. The method of claim 14 further comprising a computer readable medium having storing therein instructions for causing one or more processors to execute the steps of the method.

16. The method of claim 14 wherein the universal electronic insurance information form includes a first portion to provide a health insurance census for a business organization as well as a second portion to provide medical information for individuals within the business organization.

17. A method for automated insurance information selection, comprising:

automatically preparing on a first server device automatically a summary of a plurality of health insurance rate quotes received from a plurality of group health insurance carrier servers for a business organization;

sending the summary from the first server device to a second server device for a business organization;

receiving on the first server device a selection of a group health insurance quote for single health insurance carrier from the second server device; and

automatically submitting from the first server device acceptance of the selected group health insurance quote to the selected health insurance carrier.

18. The method of claim 17 further comprising a computer readable medium having storing therein instructions for causing one or more processors to execute the steps of the method.

19. The method of claim 17 further comprising automatically distributing health insurance cards from the selected health insurance carrier to individuals within the business organization.

20. An insurance processing system, comprising in combination:

means for automatically providing a plurality of universal electronic insurance information forms to a plurality of network devices from a first server device, wherein a universal electronic insurance information form includes a set of common information required by a plurality of health insurance carriers to provide group health insurance price quotes;

means for receiving a plurality of completed universal electronic insurance information forms on the first server device from the plurality of network devices, for translating on the first server device information from the plurality of completed universal electronic insurance forms to a plurality of proprietary insurance forms for each of the plurality of health insurance carriers, for automatically preparing a summary of a plurality of health insurance rate quotes received from a plurality of health insurance carrier servers;

means for simultaneously sending and receiving a plurality of completed universal electronic insurance information forms to and from the plurality of health insurance carriers to automatically request a plurality of group health insurance rate quotes from the plurality of health insurance carriers; and

means for means for automatically distributing health insurance cards from a selected health insurance carrier.

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